DOCUMENT RESUME

ED 416 346 CE 075 766

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TITLE Renting a Place to Live. Tierra de Oportunidad Module 9. LAES: Latino Adult Education Services Project.

INSTITUTION Hacienda La Puente Unified School District, City of Industry, CA.; California State Univ. Inst., Long Beach.
SPONS AGENCY California State Dept. of Education, Sacramento. Youth, Adult and Alternative Educational Services Div.
PUB DATE 1997-00-00
NOTE 47p.; For related modules, see CE 075 757-787.
PUB TYPE Guides - Classroom - Teacher (052)
EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Adult Basic Education; Adult Literacy; *Civil Rights Legislation; *Contracts; English (Second Language); Federal Legislation; *Functional Literacy; *Housing; Immigrants; Integrated Curriculum; Learning Modules; Lesson Plans; *Literacy Education; Nonprofit Organizations; Numeracy; Problem Solving; Racial Discrimination; Resource Materials; World Wide Web
IDENTIFIERS *California; Fair Housing Law 1968; *Rental Housing Policies; Rental Property; 353 Project

ABSTRACT

This module, which may be used as the basis for a workshop or as a special topic unit in adult basic education or English-as-a-Second-Language (ESL) courses, focuses on renting a place to live. The following items are included: module overview; list of basic, thinking, interpersonal, information utilization, and other skills addressed in the module; teaching points (minimum legal standards for rental housing, landlords' and tenants' rights, rental housing and immigration status, California and federal legislation concerning housing discrimination, rental agreements, immigration law and married women, immigration law and battered women, immigration status and access to education and health care); sample learning activities; list of Internet and organizational resources and commercial textbooks; sample lesson plan; transparency masters; student activities; excerpts from the Fair Housing Act; sample rental agreement; pre- and postmodule student surveys; and scoring directions. The following objectives are addressed in the lesson: interpret housing advertisements; discuss the Fair Housing Act; calculate housing expenses; and interpret and negotiate a rental agreement. Included in the sample lesson are the following: objectives, description of the module's target audience and context, room setup guidelines, lists of items needed and media used, and detailed instructions for conducting the lesson. (MN)

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ED 416 346

LAES
Latino Adult Education Services

Tierra de Oportunidad

MODULE 9

Renting a Place to Live

Ed Kissam and Holda Dorsey

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INSTRUCTIONAL AREA
Managing Family Life

MODULE 9
Renting A Place To Live

Overview

Immigrant families, like other families among the working poor must pay a very high proportion of their income for rent -- often as much as half of their monthly earnings. This makes transactions about renting a crucial part of immigrants' life strategies. Systematically comparing available places to rent is an important consumer skill for immigrants to develop.

In deciding where to rent, families, or individuals on their own, should pay attention not only to what the obvious costs of the housing are, but also, to hidden costs. These hidden costs include the cost of maintaining the premises, the benefits of renting from a responsible landlord, and the likelihood of good relations or conflict with the landlord or neighbors. Landlords select who among many rent applicants will be the "best" tenant; by the same token, renters should evaluate whether they are likely to have problems with the landlord or not.

As part of budgeting for a place to live, renters should consider whether they will usually be able to pay the rent on time or not. Charges for paying rent late and charges for bounced checks can make a noticeable difference in the cost of renting.

Like middle-class families buying a home, renters with children might also want to consider some of the other benefits in living in one place or another -- how good is the local school, whether there are parks and playgrounds for young children, what kind of public transportation is available, and whether they like the neighborhood and feel safe there. Families might consider whether using a rental service as well as the newspaper and word-of-mouth is likely to get them a "better deal" for the rent they pay or whether using this sort of service would be a waste of money in their area.

Sharing an apartment or house can be a good way to save money but landlords can prohibit "overcrowding" of their property. Renters who want to share an apartment or house they rent with relatives and friends should be aware that, once they reach an agreement with the landlord of who can live there, the landlord has the right to prohibit anyone else from moving in.

The first step in renting a place to live is to read and understand the rental agreement. These agreements are difficult to read but important because they describe the tenants' and landlords' rights and responsibilities. Most of these agreements are based on a standard agreement which the landlord has "customized"

so, once a renter learns about standard rental agreements they will have a good idea of what to expect from almost any landlord.

Discrimination in housing is illegal and prospective tenants who feel they have been discriminated against can file a complaint with California's Fair Employment and Housing Commission. Not only is it illegal for landlords to discriminate on the basis of race, ethnic background, national origin, sex, it is also illegal to discriminate on the basis of "familial status", that is, whether renters are married or not, or whether they have children or not.

Basic Skills Development

Most adult basic education class participants are low-income so most are renters and, for many, the cost of housing may be the largest single monthly expenditure in their family budget. Therefore, this unit is an important one for most.

1. Basic Skills	understanding the true costs of housing and how they fit in to managing one's money, using graphs to better understand financial information, calculating an average and comparing one's situation to the average one, understanding how rental agreements are structured to help cut through the difficult technical language and scan to find key information (e.g. late rent payment penalties), writing letters (to landlords) to achieve a business purpose (e.g. have repairs made) active listening to see if a landlord is discriminating, persuading a landlord and negotiating details of a rental agreement
Thinking Skills	introduction to problem-solving techniques based on understanding one's adversary as well as thinking about the pros and cons of alternatives, understanding the main principles of a complex but important issue, coupled with efforts to seek help from others, friends and experts, to get and understand new information
Personal Qualities	provides class participants useful "tools" for addressing everyday problems, weighing clear-cut and less clear-cut costs and benefits of different places to live;

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Uses Resources	using available personal, print, and Internet resources to secure information on tenants' rights, weighing the consequences of alternative courses of action;
Interpersonal Skills	indirectly addresses ways to persuade and negotiate, introduces analytic thinking to distinguish illegal from legal discrimination;
Uses Information	securing accurate information on legal rights, recognizing legal rights and the practical difficulties in enforcing them;
Works With Systems	introduces inexperienced learners to the world of written interactions vs. informal oral interaction, set processes for resolving conflicts, the value of mediation and negotiation as an alternative to the costs of legal action

Teaching Points

1. **Rental housing must meet specific minimum legal standards**. At a minimum, rental housing should meet the following conditions:

- The ceiling or roof should not leak and there should be no broken doors or windows.
- The plumbing has to work, including hot and cold water.
- The heater has to work and be safe.
- The lights, electrical wiring, and gas have to work and be safe.
- Floors, stairways, and railings have to be in good repair.
- The place has to be clean with no trash, mice, rats, or other pests.
- The landlord has to provide enough garbage cans with covers for the garbage.

In California, a rental agreement has an "implied warranty of habitability". This means that renters cannot be required to sign away their rights to housing that meets minimum standards for safety and health.

2. **Landlords have the right to check on rental applicants' credit history and can refuse to rent to people who have been evicted, who have bad credit, or court judgments against them.** This is an important reason to be responsible in paying bills and to resolve conflicts with landlords without going through an eviction. Landlords can charge a rental application fee for checking a prospective renter's credit. One way to save money is for a family to secure their own credit report directly from a credit bureau and attach it to their rental application. Some advisors

suggest that if a prospective renter has a bad credit history in the past but a good recent credit history then it is wisest to talk this information over with the prospective landlord because it is likely to be reported anyway. Credit Bureau reports go back at least five years.

3. **Landlords do have a right to refuse to rent to someone who they "reasonably" believe will be unable to pay the rent. However, this cannot be an excuse for illegal discrimination.** Landlords are legally allowed to check a rental applicants' income and employment. This is a good reason for taking care in completing a rental application. For families where a primary wage-earner's earnings are supplemented by their spouse's occasional earnings, it might be wise, ahead of time, to figure how much that adds to the family's monthly income.

4. **Landlords have no valid reason or legal basis to be interested in a tenant's immigration status, legal or illegal.** Interest in a tenant's immigration status should be considered as a red flag indicating a landlord's possible willingness to take advantage of immigrant tenants, based on their vulnerability.

5. **California law prohibits discrimination in housing.** Rental applicants can't be discriminated against based on their race, religion, gender, national origin, marital status, or physical disability. The law also prohibits discrimination based on any other arbitrary basis, such as age or sexual orientation. People who have been discriminated against can receive compensation for the damages they have suffered, reimbursement for the expenses they incurred in looking for another place to live, and access to the housing they sought in the first place. It may be difficult to know if you are being discriminated against, but clues include the following:

- an individual or a family is told that a vacant place to live has been rented but a For Rent sign is up or an ad is still in the paper;
- when a person or family shows up in person, they are given different information than when they first called;
- the manager takes a person or family's application but does not call back;

Rental applicants who feel they have been discriminated against and want to file a complaint should write down exactly what happened so they can remember it when they do file the complaint.

6 **A written Rental Agreement is an important part of renting housing. This legal contract helps to avoid conflict.** Most rental industry associations recommend that landlords enter into written agreements with their tenants. Most landlords now use standard rental agreement forms, usually from an industry association. Prospective renters should consider carefully how well they know and trust a prospective landlord who wants to rent to them without a written agreement.

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7. **Renters should read the entire rental agreement carefully before signing it.** In the United States, even everyday transactions are based on written, legal agreements. Often the standard terms of such agreements do not necessarily conform with people's idea of what makes sense. Also, legal agreements are enforced on the basis of what both parties agree to, not on the basis of what might be considered fair. For example, standard agreements allow a landlord to recover attorneys' fees for disputes with tenants, in cases where the landlord prevails. Similarly, standard terms about default often say that the landlord has the right to terminate the tenancy after notifying the tenant of the default,(such as not paying the rent when due after three days.

Important points to check in a lease agreement include:

- the amount of rent to be paid and the day of the month it is due;
- the charge for late payment of rent;
- the utilities, e.g., garbage, water, electricity to be paid by the tenant, and those to be paid by the landlord;
- who is allowed to live in the rented place;

Renters should read carefully and understand provisions about charges for late payment of the rent. These charges should not be excessive. People working in less than steady jobs should remember that they may not be able to pay the rent on time even when they are trying to be responsible. In the same way, the question of who pays for services such as water or garbage which can often be quite high should be taken into account in figuring out the entire rent.

8. **California law prohibits a landlord from collecting a security deposit that amounts to more than two months rent for unfurnished premises.** It is legal for a landlord to collect a security deposit, a deposit to offset damage to the property, including cleaning charges, or unpaid rent. It is, however, illegal for the landlord to refuse to return the security deposit without giving the renter an accounting of what charges the deposit was applied. The security deposit minus any deductions and an accounting for those deductions must be returned to the tenants within two weeks after they leave. There are detailed provisions for this notification and, in cases of conflict, it would be wise to seek free legal assistance or the advice of a tenant-landlord mediation service.

9. **Many Rental Agreements designate who is renting a place and how many people can live there.** Tenants who invite friends, relatives, or other families to share the rental with them may be violating the terms of their lease or rental agreement.

Most standard agreements also have a specific provision prohibiting sub-leasing property without the landlord's prior written consent. The landlord has the right to evict a tenant for sharing a rental with additional people. The best idea for renters who want family members to live with them, once they have already rented a place, is to seek to negotiate a friendly agreement with the landlord.

10. Landlords have a right to prohibit overcrowding. The guidelines for overcrowding are based on a "two plus one" rule for controlling the number of occupants in a rental unit. The guideline means that it would be unreasonable to restrict occupancy to less than two persons per bedroom plus one additional person -- that is 3 occupants for a one-bedroom unit, 5 for a two-bedroom unit, 7 for a three bedroom unit, and so on. Of course, landlords can, if they wish, permit more persons to live in a rental, but not if this compromises safety.

SAMPLE LEARNING ACTIVITIES

1. Work with the class to prepare bar graphs of the proportion of class members paying:
   a) less than $200 per month rent,
   b) between $201 and $400,
   c) between $401 and $600,
   d) between $601 and $800, and
   e) over $800.

Then, prepare pie graphs for:
   a) the number of rooms in dwellings in each price range, and
   b) the number of people living in dwellings in each price range.

2. Discuss with the class whether anyone feels they have been discriminated against in housing. How do they know? What is the evidence? Did they file a complaint? If not, why not? Discuss whether it seems worthwhile to file a complaint or not. Do people in the class find that it is common for immigrants to not be allowed to rent a place they want to rent?

3. Divide students into groups of "landlords" and "renters" and practice filling out a Standard Rental Agreement. Then, pair landlords with renters to negotiate and see if both parties will sign the Rental Agreement. This exercise can be made more exciting by urging groups to try to trick each other by slipping in unacceptable terms. This will emphasize the need to read a Rental Agreement carefully.

4. Show the class a Credit Bureau Report and work together to decipher the many codes used in reporting. Ask what proportion of the class was asked for an application fee to cover the cost of a credit report for the place they are currently renting.

5. Discuss class members' perspectives on the fairness or the unfairness of landlord's having the right to determine how many people live in a dwelling.

6. Discuss how landlord-tenant rights and responsibilities differ here in California from class participants' home towns.

7. Discuss in class what reasonable standards are for habitable dwellings. To what extent do rentals in the community conform to people's standards. In what ways are rentals most likely to fall short of renters' standards?

8. Review rental advertisements in the newspaper and discuss the information conveyed in them. How attractive are different advertised apartments or houses likely to be? What are good or bad addresses?

9. Discuss whether people in the class believe it is possible to tell ahead of time whether a landlord is going to be fair, keep the property in good repair, and be flexible. If so, how can people tell? If not, why not? Do class participants believe there is a lot of variation in how landlords treat renters or do they feel that most landlords behave similarly?

10. Discuss what the main kinds of conflicts are when people share crowded housing. Ask class participants to share strategies they have found to decrease the tensions and conflicts of sharing rental housing.

11. Connect to Internet find "HUD office in your community" or other pertinent information. Log on - http://www.hud.gov/

RESOURCES

Internet

Department of Housing and Urban Development
http://www.hud.gov/

Fair Housing Act
http://www.hud.gov/fheo.html

California Department of Consumer Affairs, **Inquilinos en California: Sus Derechos y Responsabilidades.** (This excellent pamphlet is available from Inquilinos en California, PO Box 310, Sacramento, CA 95802 by sending a self-addressed, stamped 5" x 7" envelope).

Wallace Stevens, **Rental Housing: How to Find It.** This excellent pamphlet is available from SCRIMS, 324 Santa Rosa Ave, Santa Rosa, CA 95404. It was written specifically for Sonoma County residents but has good general advice. The author has authorized unlimited copying as long as copies are provided for free.

Sample Rental Agreement. This is a good model of an easy-to-read form.
Sample Residential Lease-Rental Agreement and Deposit Receipt. This is a typical hard-to-read form.
Sample Rental Application

David Brown and Ralph Warner, **The Landlord's Law Book: Volume 1: Rights and Responsibilities**, Nolo Press, 1997. This book is particularly valuable because it provides instructors and their students insight into landlords' perspectives. The book also includes sample forms for all aspects of landlord-tenant interactions -- beginning with the rental application and going through forms for itemizing security deposit amounts returned or withheld.

Commercial Textbooks

- Choices: Housing, Contemporary Books
  Unit 6, Let's Write Up This Lease
  Unit 7, In Apartment 4W

- Interchange Book 3, Cambridge University Press
  Unit 10, There's No Place Like Home

- How To Buy A Home In The United States, Fannie Mae Foundation
  Unit 1, Lesson 1, This apartment is too small.
  Unit 1, Lesson 3, Your credit report.
  Unit 2, Lesson 1, Deciding what you want.
  Unit 4, Lesson 2, Planning for monthly expenses in your new home.
  This booklet is free. It was prepared specifically for ESL students. There are other titles related to buying homes. For more information and to request free copies, call: 800-782-2729

09. RENTING A PLACE TO LIVE

OBJECTIVES

- interpret housing ads;
- discuss Fair Housing Act provisions;
- calculate housing expenses;
- interpret and negotiate a rental agreement.

LEARNERS & CONTEXT

Adult students. Average ability of the group is medium. The range of ability is wide. Motivation is high. Group size is between 11 and 30. There are many learners whose English is limited.

ROOM SETUP

Chairs and small tables to allow for small group interaction.

TO BRING

Newspaper's classified ads. Scissors, tape.
Handouts. Overhead transparencies.
Rental agreements.

TO DO AHEAD

Collect classified section of various newspapers.
Buy various Rental Agreement forms.

MEDIA USED

Overhead.

STEPS

Warm up
Introduction
Decode abbreviations
Locate ads
Share the ads
Interpret Fair Housing
Discuss Fair Housing
Break
Calculate expenses
Chart the expenses
Review Rental Agreement
Prepare Rental Agreement
Reflection
Summary
Closure

Lesson Plan: Renting a Place to Live

	Warm up	*Teacher asks students to describe where they live, e.g., house, apartment, boarding house, dormitory, with relatives, alone, with friends.*
(10 min)	*Motivation* *• Establish Tie to Interests*	Teacher asks how or where they located their present housing. Teacher explains a link between the lesson and various ways to go about renting a place to live.
	Introduction	Teacher states the objectives of the lesson, as she shows them on the overhead. Students will be able to:
(10 min)	*Information Preview* *• State Objectives Formally*	• interpret housing ads; • discuss Fair Housing Act provisions; • calculate housing expenses;
	overhead	• interpret and negotiate a rental agreement. Also the students will practice: * locating information; * interpreting legalese; * creating graphs.
	Decode abbreviations	Teacher asks students to sit in groups of four. Teacher gives four different pages of abbreviations to each group.
(15 min)	*Prior Knowledge Activation* *• Ask Review Questions*	Teacher asks students to review their abbreviations list and decode in the group as many as they can.
	overhead	After 10 minutes, teacher asks if lists are completed. Each group takes a turn in writing answers on a transparency, until all abbreviations are decoded.
	Locate ads	Teacher asks students to continue sitting in groups of four. Teacher hands out newspaper ads, and worksheet.
(15 min)	*Practice & Feedback* *• Group Practice - Guided*	Teacher explains that they are to locate specific types of rentals in the newspapers ads. Cut out the ad. Tape it in the appropriate box.
	newspaper ads	Then they need to decode the ad and write the full description without abbreviations. Students work with their group, teacher monitors and clarifies directions as necessary.

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Lesson Plan: Renting a Place to Live

	Share the ads	Students share their findings with the whole group. Students discuss the housing ads as to:
(10 min)	*Practice & Feedback* *• Group Feedback*	the least expensive... the most expensive... the most unusual... their favorite...
	Interpret Fair Housing	Teacher asks students to sit in groups of five. Teacher gives each student in the group a different part of the reading.
(20 min)	*Information Acquisition* *• Inquiry - Group*	Teacher reviews a series of questions on the overhead. Teacher asks students to discuss the questions in their group relying on the information that each member of the group has.
	print	Teacher monitors students and assists in clarifying tasks.
10:20 AM	**Discuss Fair Housing**	Students explain the content of the Fair Housing Act by following the focus questions.
(10 min)	*Information Acquisition* *• Discussion*	Teacher encourages all students to participate.
	Break	Teacher asks students to stretch and organize their work space, while teacher completes attendance and other administrastive duties.
(10 min)	*Other* *• Administration*	
	Calculate expenses	Teacher guides the students in calculating their present housing expenses. How much is the monthly rent?
(15 min)	*Practice & Feedback* *• Individual Practice - Guided*	How much for utilities such as, electricity, gas, water, disposal? How much for telephone? Students Add the figures.

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Lesson Plan: Renting a Place to Live

	Chart the expenses	Teacher asks how many students pay: less than $200 per month for housing between $201 and $400, between $401 and $600, over $600
(15 min)	*Practice & Feedback* *• Creative Practice*	
	overhead	Teacher writes the answers on a transparency.
		Teacher shows students how to prepare a bar graph or a pie chart with the information collected.
	Review Rental Agreement	Teacher distributes a sample Rental Agreement.
(10 min)	*Information Acquisition* *• Participatory Presentation*	Teacher reads each segment and asks students to paraphrase or explain the meaning.
	Prepare Rental Agreement	Teacher divides students into groups of "landlords" and "renters". Students fill out a Rental Agreement based on their role.
(15 min)	*Practice & Feedback* *• Role Play*	Paired Landlords and Renters negotiate agreements until they agree and sign a revised one.
	print	Teacher monitors and assists students as needed.
	Reflection	Students reflect on what they have learned and state orally what they found relevant, new, useful, and interesting.
(10 min)	*Closure* *• Reflection*	
	Summary	Teacher reviews the objectives presented: You :
(5 min)	*Closure* *• Instructor Summary*	• interpreted housing ads; • discussed Fair Housing Act provisions; • calculated housing expenses;
	overhead	• interpreted and negotiated a rental agreement.

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Lesson Plan: Renting a Place to Live

Also you practiced:
* locating information;
* interpreting legalese;
* creating graphs.

Closure

(10 min) *Other*
• Session Evaluation

Students write one-sentence evaluation of the session. Students might read their evaluations outloud or just give them to the teacher.

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Renting A Place To Live

Objectives

Students will be able to:

- interpret housing ads;
- discuss Fair Housing Act provisions;
- calculate housing expenses;
- interpret and negotiate Rental Agreement.

Students will also practice:

* locating information;
* interpreting legal language;
* creating graphs.

ADS ABBREVIATIONS

Abbreviation	Meaning
AEK	all electric kitchen
air, A/C	air conditioned
applcs	appliances
appt	appointment
apt	apartment
avl	available
Ave	Avenue
ba	bath
bldg	building
blk	block
Blvd	Boulevard
br	bedroom
cln	clean
cln fee	cleaning fee
cls-in	close in
cntr	center
comf	comfortable
comp	complete
cond	condition
conven	convenient
cpl only	couples only
cpt, crpt	carpet
cptng	carpeting
da	day
decor	decorated
dep	deposit
dist	district
DLX	deluxe
drps	drapes
DW	dishwasher
dwn	down
dntn	downtown
ea	each
elec	electric, electricity
elev	elevator
emp	employed
entr	entrance

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ADS ABBREVIATIONS

exc	excellent
exc loc	excellent location
facils	facilities
frig	refrigerator
frplce	fireplace
furn	furnished
garb, grbg	garbage
gar, garg	garage
hdwd flrs	hardwood floors
hskpg rm	housekeeping room
incl, inc	includes
info	information
inq	inquire
kitch prv	kitchen privileges
ldry	laundry
lv rm	living room
loc	location
lrg, lge, lg	large
Mgr	manager
mo, M	month
mod	modern, moderate
nc	nice
NE	Northeast
nr	near
NW	Northwest
off-st	off street
pd	paid
perm	permanent
pnt	paint
pref	preferred
priv rm, pvt rm	private room
prkg, pkng	parking
pt utils pd	part utilities paid
pvt ent, priv ent	private entrance
Rd	road
reas rates	reasonable rates
rec rm	recreation room
refr	refrigerator

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refs	references
remod	remodeled
req	required
resp	responsible
rm	room
rng, rnge	range
schl	school
SE	Southeast
serv	service
sgl	single
shpng	shopping
shr	share
spac	shower
St	spacious
stor	Street
stu	storage
stv	stove
sundk	sundeck
SW	Southwest
trans	transportation
unfurn	unfurnished
utils	utilities
vu, vw	view
w-___	with-_____
wk, W	week
wshr dryr, WD	washer and dryer
wtr	water
WW cpt	wall-to-wall carpeting
yd	yard

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FILL IN THE MEANING OF THE ABBREVIATIONS
Group 1

Abbreviation	Meaning
AEK	
air, A/C	
applcs	
appt	
apt	
avl	
Ave	
ba	
bldg	
blk	
Blvd	
br	
cln	
cln fee	
cls-in	
cntr	
comf	
comp	
cond	
conven	
cpl only	
cpt, crpt	
cptng	
da	
decor	

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FILL IN THE MEANING OF THE ABBREVIATIONS
Group 2

dep	
dist	
DLX	
drps	
DW	
dwn	
dntn	
ea	
elec	
elev	
emp	
entr	
exc	
exc loc	
facils	
frig	
frplce	
furn	
garb, grbg	
gar, garg	
hdwd flrs	
hskpg rm	
incl, inc	
info	
inq	
kitch prv	

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FILL IN THE MEANING OF THE ABBREVIATIONS
Group 3

ldry	
lv rm	
loc	
lrg, lge, lg	
Mgr	
mo, M	
mod	
nc	
NE	
nr	
NW	
off-st	
pd	
perm	
pnt	
pref	
priv rm, pvt rm	
prkg, pkng	
pt utils pd	
pvt ent, priv ent	
Rd	
reas rates	
rec rm	
refr	
refs	
remod	

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FILL IN THE MEANING OF THE ABBREVIATIONS
Group 4

req	
resp	
rm	
rng, rnge	
schl	
SE	
serv	
sgl	
shpng	
shr	
spac	
St	
stor	
stu	
stv	
sundk	
SW	
trans	
unfurn	
utils	
vu, vw	
w-___	
wk, W	
wshr dryr, WD	
wtr	
WW cpt	
yd	

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Worksheet

Locating Newspaper Classified Ads

Students: *Locate the following types of rentals in the Classified section of the newspaper. Cut out the ad and tape it on the appropriate box. Please write a full description of the rental decoding the abbreviations.*

A studio apartment:

A two bedroom apartment with a garage:

A house near a school:

An room with private entrance:

A furnished one bedroom apartment:

A three bedroom apartment with laundry:

FOCUS QUESTIONS

- **For what reasons does the Fair Housing Act prohibit discrimination?**
- **Can housing be designated for seniors only?**
- **Is it illegal to advertise preferred renters?**
- **Is there special protection for disabled individuals?**
- **What three actions are prohibited?**
- **Where can you file a complaint?**
- **Is there special housing for families?**
- **Where can you call for assistance?**
- **How does the Fair Housing Act refer to Mortgage lending?**
- **What are two of the requirements for new buildings?**
- **What information do you have to give when filing a complaint?**

Fair Housing--It's Your Right

A Message From The Secretary:

Every American has a right to fair housing. The right to live where you choose, to raise a family, to own a home -- in dignity and without fear of discrimination -- is a fundamental right guaranteed to all. It cannot be denied to anyone because of race, color, national origin, religion, sex, familial status, or handicap.

The Department of Housing and Urban Development enforces the Fair Housing Act, which protects you against violations of your housing rights. We want you to know how you are protected and what to do if you believe you have been discriminated against.

I pledge to you that the Department will act quickly and efficiently on all complaints of discrimination brought to our attention, and that every American will receive the full protection of the law.

Henry Cisneros

The Fair Housing Act

The Fair Housing Act prohibits discrimination in housing because of:

* Race or color
* National origin
* Religion
* Sex
* Handicap
* Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)

What Housing Is Covered? The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

What Is Prohibited? In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

* Refuse to rent or sell housing
* Refuse to negotiate for housing
* Make housing unavailable
* Deny a dwelling
* Set different terms, conditions or privileges for sale or rental of a dwelling
* Provide different housing services or facilities
* Falsely deny that housing is available for inspection, sale, or rental
* For profit, persuade owners to sell or rent (block busting) or
* Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

Fair Housing--It's Your Right

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The Fair Housing Act

In Mortgage Lending: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

* Refuse to make a mortgage loan
* Refuse to provide information regarding loans
* Impose different terms or conditions on a loan
* Discriminate in appraising property
* Refuse to purchase a loan, or
* Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

* Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
* Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

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Henry Cisneros

The Fair Housing Act

Additional Protection If You Have a Disability:
your landlord may not:

* Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the handicapped person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
* Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the handicapped person to use the housing.

Example: A building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Requirements for New Buildings: In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

* Public and common areas must be accessible to persons with disabilities
* Doors and hallways must be wide enough for wheelchairs
* All units must have:
  - o An accessible route into and through the unit
  - o Accessible light switches, electrical outlets, thermostats and other environmental controls
  - o Reinforced bathroom walls to allow later installation of grab bars and
  - o Kitchens and bathrooms that can be used by people in wheelchairs.

These requirements for new buildings do not replace any more stringent standards in State or local law.

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Henry Cisneros

The Fair Housing Act

Housing Opportunities For Families
Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

* A parent
* A person who has legal custody of the child or children or
* The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

Exemption: Housing for older persons is exempt from the prohibition against familial status discrimination if:

* The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
* It is occupied solely by persons who are 62 or older or
* It houses at least one person who is 55 or older in at least 80 percent of the occupied units; has significant services and facilities for older persons; and adheres to a published policy statement that demonstrates an intent to house persons who are 55 or older. The requirement for significant services and facilities is waived if providing them is not practicable and the housing is necessary to provide important housing opportunities for older persons.

Fair Housing--It's Your Right

A Message From The Secretary:

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The Fair Housing Act

If You Think Your Rights Have Been Violated
HUD is ready to help with any problem of housing discrimination. If you think your rights have been violated, you may fill out a Housing Discrimination Complaint form, write HUD a letter, or telephone the HUD Hotline. You have one year after an alleged violation to file a complaint with HUD, but you should file it as soon as possible.

What to Tell HUD:

* Your name and address
* The name and address of the person your complaint is against (the respondent)
* The address or other identification of the housing involved
* A short description of the alleged violation (the event that caused you to believe your rights were violated)
* The date(s) of the alleged violation

Where to Write:
Send the Housing Discrimination Complaint Form or a letter to the HUD office nearest you or to:

Office of Fair Housing and Equal Opportunity
U. S. Department of Housing and Urban Development
Room 5204
Washington, D.C. 20410-2000

Where to Call:
If you wish, you may use the toll-free Hotline number: 1-800-669-9777.
(In Washington, D.C. call 708-0836.)

LAES

HOUSING EXPENSES

Let's add how much we spend on housing:

Rent or House payment _____

Electricity _____

Gas _____

Water _____

Disposal _____

Telephone _____

Insurance _____

TOTAL _____

RENTAL APPLICATION

Thank you for applying to rent with us. Please provide us with all the information requested below. Incomplete information will only delay the processing of your Rental Application.

NAME _____ (First / Middle / Last / Jr., Sr., I, II, III)

PHONE _____ (Home / Work) SOC SEC # _____

SPOUSE _____ (First / Middle / Last) SOC SEC # _____

PROPOSED OCCUPANTS

FULL NAME	AGE	RELATIONSHIP

CURRENT ADDRESS _____ (Number / Street / Apt No / City / State / Zip)

OWNER/MGR _____ (Full Name / Number / Street / Apt No / City / State)

MORTGAGE CO (IF OWNED) _____ (Name / Address / Loan Number)

HOW LONG _____ (Months/Years) AMT RENT PAID _____ OWNER/MGR OR MORTGAGE CO PHONE _____ (Area Code & Number)

REASON FOR LEAVING _____

PREVIOUS ADDRESS _____ (Number / Street / Apt No / City / State / Zip)

OWNER/MGR _____ (Full Name / Number / Street / Apt No / City / State)

MORTGAGE CO (IF OWNED) _____ (Name / Address / Loan Number)

HOW LONG _____ (Months/Years) AMT RENT PAID _____ OWNER/MGR OR MORTGAGE CO PHONE _____ (Area Code & Number)

REASON FOR LEAVING _____

EMPLOYMENT INFORMATION

CURRENT EMPLOYER _____ (Company Name) ADDRESS _____ (Street / City / State)

GROSS MONTHLY SALARY _____ MIL GRADE _____ POSITION _____ HOW LONG _____ (Months/Years)

SUPERVISOR _____ (Full Name / Position / Phone #)

PREVIOUS EMPLOYER (IF CURRENT LESS THAN 6 MONTHS) _____ (Company Name)

CITY _____ HOW LONG _____ (Years Months) PHONE _____

SPOUSE S EMPLOYER _____ (Company Name) ADDRESS _____ (Street / City / State)

GROSS MONTHLY SALARY _____ MIL GRADE _____ POSITION _____ HOW LONG _____ (Months/Years)

SUPERVISOR _____ (Full Name / Position / Phone #)

BANK (CHECKING) _____ (Bank Name / Branch / City / How Long / Phone / Account No)

BANK (SAVINGS) _____ (Bank Name / Branch / City / How Long / Phone / Account No)

BANK (CREDIT UNION) _____ (Bank Name / Branch / City / How Long / Phone / Account No)

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REFERENCES

FAMILY _____ (Full Name) _____ (Number) _____ (Street)

_____ (City) _____ (State) _____ (Relationship) _____ (Phone)

EMERGENCY _____ (Full Name) _____ (Relationship) _____ (Phone)

PETS _____ (Number) _____ (Description)

WATER-FILLED FURNITURE _____ (Description)

AUTOMOBILES/MOTORCYCLES/BOATS TO BE PARKED ON PREMISES:

_____ (Make) _____ (Model) _____ (Year) _____ (License Number)

_____ (Make) _____ (Model) _____ (Year) _____ (License Number)

HAVE YOU EVER BEEN DELINQUENT IN PAYMENT OF YOUR RENT OR ANY OTHER FINANCIAL OBLIGATION? IF YES, PLEASE EXPLAIN:

_____

HAVE YOU EVER BEEN A DEFENDANT IN AN UNLAWFUL DETAINER (EVICTION) LAWSUIT OR DEFAULTED (FAILED TO PERFORM) ANY OBLIGATION OF A RENTAL AGREEMENT OR LEASE? IF YES, PLEASE EXPLAIN. _____

_____

The above information is true and correct to the best of my knowledge. I hereby authorize _____ or its agents to verify the above information and obtain either a consumer or investigative credit report from The EMPIRE Company. I understand that the $ _____ fee for verifying this rental application is not a deposit or rent, and will not be applied to future rent, or refunded, even if this application to rent is declined.

_____ DATE _____

_____ DATE _____

OPTION TO RENT:

The undersigned wishes to rent the property located at _____ and has made the above application in connection therewith. Landlord hereby grants the undersigned an option to rent said property in return for the payment of $ _____ which will be credited to the first month's rent or returned if the applicant is not accepted as a resident. It is understood that said amount is separate and distinct from any sum paid to the landlord for verification of the rental application. If the applicant is accepted as a resident and subsequently does not move in on the starting date for tenancy, the amount received is hereby acknowledged as liquidated damages for nonperformance and will be forfeited by the applicant as compensation for holding the apartment off the rental market.

_____ (Applicant)

_____ (Applicant)

NOTE TO MANAGER: Verify driver's license number and advise applicants to authorize employers, banks, and landlords to release all relevant information to The EMPIRE Company.

APPLICANT _____ D/L # _____ APPLICANT _____ D/L # _____

APPLICANT _____ D/L # _____ APPLICANT _____ D/L # _____

VERIFICATION RESULTS

RESIDENCE _____ EMPLOYMENT _____ REFERENCES _____ BANK _____

CONSUMER CREDIT _____ TENANT CREDIT _____ _____

INCOME _____ STABILITY _____ RESULTS _____ INVOICE # _____ DATE _____

ACCEPTED: MOVE IN DATE _____ UNIT # _____ UNIT TYPE _____ RENT _____

NOT ACCEPTED: REASON _____ ADVISED APPLICANT _____

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Fair Housing--It's Your Right

A Message From The Secretary

Every American has a right to fair housing. The right to live where you choose, to raise a family, to o a home - in dignity and without fear of discrimination - is a fundamental right guaranteed to all. It can be denied to anyone because of race, color, national origin, religion, sex, familial status, or handicap.

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Henry Cisneros

The Fair Housing Act

The Fair Housing Act prohibits discrimination in housing because of:

- Race or color
- National origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Handicap

What Housing Is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a brok and housing operated by organizations and private clubs that limit occupancy to members.

What Is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on rac color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing

- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing servic related to the sale or rental of housing.

In Mortgage Lending: No one may take any of the following actions based on race, color, nationa origin, religion, sex, familial status or handicap:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In Addition: It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assistir others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protection If You Have a Disability

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities
- Have a record of such a disability or
- Are regarded as having such a disability

your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at y expense, if necessary for the handicapped person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessa for the handicapped person to use the housing.

Example: A building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if necessary to assure that she can have access to her apartment.

However, housing need not be made available to a person who is a direct threat to the health or safety others or who currently uses illegal drugs.

Requirements for New Buildings

In buildings that are ready for first occupancy after March 13, 1991, and have an elevator and four or more units:

- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
    - An accessible route into and through the unit
    - Accessible light switches, electrical outlets, thermostats and other environmental controls
    - Reinforced bathroom walls to allow later installation of grab bars and
    - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, these standards apply to ground floor units.

These requirements for new buildings do not replace any more stringent standards in State or local law

Housing Opportunities For Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based familial status. That is, it may not discriminate against families in which one or more children under 1 live with:

- A parent
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permissi

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

Exemption: Housing for older persons is exempt from the prohibition against familial status

discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
- It is occupied solely by persons who are 62 or older or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units; ha significant services and facilities for older persons; and adheres to a published policy statemer that demonstrates an intent to house persons who are 55 or older. The requirement for significant services and facilities is waived if providing them is not practicable and the housin is necessary to provide important housing opportunities for older persons.

A transition period permits residents on or before September 13, 1988, to continue living in the housi regardless of their age, without interfering with the exemption.

If You Think Your Rights Have Been Violated

HUD is ready to help with any problem ot housing discrimination. If you think your rights have been violated, you may fill out a Housing Discrimination Complaint form (which will be available for downloading soon!), write HUD a letter, or telephone the HUD Hotline. You have one year after an alleged violation to file a complaint with HUD, but you should file it as soon as possible.

What to Tell HUD:

- Your name and address
- The name and address ot the person your complaint is against (the respondent)
- The address or other identification ot the housing involved
- A short description ot the alleged violation (the event that caused you to believe your rights w violated)
- The date(s) ot the alleged violation

Where to Write:

Send the Housing Discrimination Complaint Form or a letter to the HUD office nearest you or to:

Office of Fair Housing and Equal Opportunity
U. S. Department ot Housing and Urban Development
Room 5204
Washington, D.C. 20410-2000

Where to Call:

If you wish, you may use the toll-free Hotline number: 1-800-669-9777. (In Washington, D.C. call 708-0836.)

If You Are Disabled:

HUD also provides:

- A toll-free TDD phone for the hearing impaired: 1-800-927-9275. (In Washington, D.C., call 708-0836.)
- Interpreters
- Tapes and braille materials
- Assistance in reading and completing forms

What Happens When You File A Complaint?

HUD will notify you when it receives your complaint. Normally, HUD also will:

- Notify the alleged violator of your complaint and permit that person to submit an answer
- Investigate your complaint and determine whether there is reasonable cause to believe the Fair Housing Act has been violated
- Notify you if it cannot complete an investigation within 100 days of receiving your complaint

Conciliation

HUD will try to reach an agreement with the person your complaint is against (the respondent). A conciliation agreement must protect both you and the public interest. If an agreement is signed, HUD will take no further action on your complaint. However, if HUD has reasonable cause to believe that a conciliation agreement is breached, HUD will recommend that the Attorney General file suit.

Complaint Referrals

If HUD has determined that your State or local agency has the same fair housing powers as HUD, HU will refer your complaint to that agency for investigation and notify you of the referral. That agency m begin work on your complaint within 30 days or HUD may take it back.

What If You Need Help Ouickly?

If you need immediate help to stop a serious problem that is being caused by a Fair Housing Act violation, HUD may be able to assist you as soon as you file a complaint. HUD may authorize the Attorney General to go to court to seek temporary or preliminary relief, pending the outcome of your complaint, if:

- Irreparable harm is likely to occur without HUD's intervention
- There is substantial evidence that a violation ofthe Fair Housing Act occurred

Example: A builder agrees to sell a house but, after learning the buyer is black, fails to keep the agreement. The buyer files a complaint with HUD. HUD may authorize the Attorney General to go to court to prevent a sale to any other buyer until HUD investigates the complaint.

What Happens After A Complaint Investigation?

If, after investigating your complaint, HUD finds reasonable cause to believe that discrimination occurred, it will inform you. Your case will be heard in an administrative hearing within 120 days, unless you or the respondent want the case to be heard in Federal district court. Either way, there is nc cost to you.

The Administrative Hearing:

If your case goes to an administrative hearing HUD attorneys will litigate the case on your behalf. You may intervene in the case and be represented by your own attorney if you wish. An Administrative La Judge (ALJ) will consider evidence from you and the respondent. If the ALJ decides that discriminatic occurred, the respondent can be ordered:

- To compensate you for actual damages, including humiliation, pain and suffering.
- To provide injunctive or other equitable relief, for example, to make the housing available to you.
- To pay the Federal Government a civil penalty to vindicate the public interest. The maximum penalties are $10,000 for a first violation and $50,000 for a third violation within seven years
- To pay reasonable attorney's fees and costs.

Federal District Court

If you or the respondent choose to have your case decided in Federal District Court, the Attorney General will file a suit and litigate it on your behalf. Like the ALJ, the District Court can order relief, a award actual damages, attorney's fees and costs. In addition, the court can award punitive damages.

In Addition

You May File Suit: You may file suit, at your expense, in Federal District Court or State Court within two years of an alleged violation. If you cannot afford an attorney, the Court may appoint one f you. You may bring suit even after filing a complaint, if you have not signed a conciliation agreement and an Administrative Law Judge has not started a hearing. A court may award actual and punitive damages and attorney's fees and costs.

Other Tools to Combat Housing Discrimination:

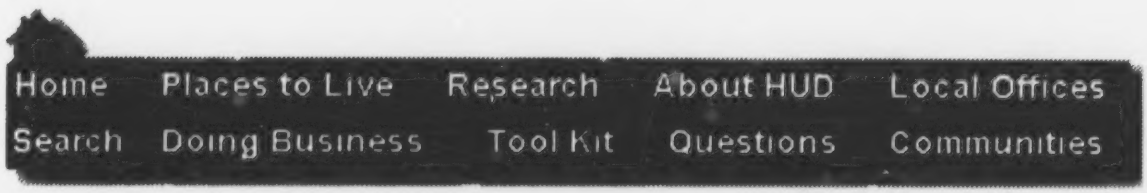
If there is noncompliance with the order of an Administrative Law Judge, HUD may seek temporary relief, enforcement of the order or a restraining order in a United States Court of Appeals.

The Attorney General may file a suit in a Federal District Court if there is reasonable cause to believe a pattern or practice of housing discrimination is occurring.

For Further Information:

The Fair Housing Act and HUD's regulations contain more detail and technical information. If you ne a copy of the law or regulations, contact the HUD office nearest you or:

Office of Fair Housing and Equal Opportunity Room 5116
Department of Housing and Urban Development
451 Seventh Street, S. W.
Washington, D.C. 20410-2000
(202) 708-2878



[Home] [Places to Live] [Research] [About HUD] [Local Offices]
[Search] [Doing Business] [Tool Kit] [Questions?] [Communities]

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LAES

Date: _____

Student Name _____

Teacher Name _____

Student Survey
Renting a Place to Live

1. Have you ever thought or talked about the following issues with friends or family members or co-workers?

	For each line, Please check the box that applies to you			
	No or Maybe once	**Fairly often**	**A lot**	**Not Interested**
a. How well it works to share housing with other families, relatives or friends				
b. Your rights to share a house or an apartment with whoever you want				
c. What kinds of things you can do and landlords need to do to make the building or neighborhood you live in a good one for families				
c. What makes a good landlord and a good tenant				
d. How housing here where you are is different from other places you've lived and what makes a difference to you				
e. How people know whether they've been discriminated against or not				
f. Whether it's worthwhile to have a written rental agreement				

2. Please give Sandy some advice. She has read in the paper about a place that is for rent which seems perfect. When she went to see it, she found some things wrong with it--light fixtures in the hall were broken, faucets that dripped--but the landlord said that these problems would be fixed right away, as soon as she signed the lease.

a. What can she do, if anything, to find out (ahead of time) if there are likely to be problems with the landlord when she rents the apartment?

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b. The landlord is pressing her to sign the lease now, or lose it. She wants to add something to the lease to ensure that the problems are fixed. What should she say to the landlord? And, how should she word what she adds to the lease?

In the spaces below marked "Sandy" and "Landlord," please write a dialogue showing what Sandy should say to the landlord, and what you expect the Landlord will reply; and word what she adds to the lease in the box.

Sandy:

_____

Landlord:

_____

Sandy:

_____

Landlord:

_____

Wording of what she wants to add to the lease:➘

3. How confident are you that you know all you need to know about the following

	For each line, Please check the box that applies to you			
	Not Very confident	**A Little confident**	**Quite confident**	**Know all I need to know**
a. Landlord's legal responsibilities about keeping places in good repair				
b. Landlord's rights to check out people's credit history to decide whether to rent to you				
c. How to find out about your credit yourself.				
d. Your rights protecting you from being discriminated against in housing				

LAES

4. If you wanted to rent an room, apartment or house, how confident are you that you have the information or skills you need to:

	For each line, Please check the box that applies to you			
	Not Very Confident	**A Little Confident**	**Quite Confident**	**Know all I need to know**
a. Read all the abbreviations in newspaper ads listing places available to rent				
b. Do the calculations to determine if you can afford the rent				
c. Read a rental agreement and decide if it protects you or if it violates your legal rights				
d. Understand what your responsibilities are as a tenant in this situation				
e. Understand what you can be evicted for and what situations will lead the landlord to raise your rent				
f. Negotiate to resolve problems				
g. Understand how much the landlord can raise your rent and how often (whether there is rent control and its provisions)				
h. Your rights relating to security deposits				
i. Your rights to have the people you want live with you				
j. Understand what goes into a credit report and how your credit gets rated				

5. What would you like to learn about housing problems and how to solve them?

I want to learn:

LAES

Date: _____

Student Name _____

Teacher Name _____

Module 9
"Renting a Place to Live"

Please answer the four questions (Q1 through Q4) which appear on this and the following page. This assignment is in two parts. The first part asks you to respond to housing situations that have come up in your neighborhood. The question appears in the shaded boxes; the rest of the material is background information to use in answering the questions. The second part asks you to reflect on how useful your work on this module has been for you.

Part I.
You are part of a very active neighborhood group which has decided to put out a monthly newsletter. You have been asked to be the columnist who will respond to letters sent in by readers. This month's theme is housing issues. The following letters have been sent to you for answers. Choose 3 of the 5 letters, and respond to them with advice about what they can do about their problem.

Q1. Which three (3) of the five (5) letters sent in on the housing theme will you select to put in you column

Letter 1 **Letter 2** **Letter 3** **Letter 4** **Letter 5**

Q2. What will your response be to the three letters you chose? *Please write your response to three of the five letters in the space provided below the letters you choose for your newspaper column.*

Letter 1
Dear your name-,
I have just learned that my landlord wants to put me out. I don't think he can. I have lived here for three years and have paid my rent on time. Last month, I let my cousin and her children stay with me. She is a very nice lady and her children do not disturb anyone. What can I do?

Response:

Letter 2

Dear _your name-,

I have spoken to my landlord many times about the leaking roof. It has been raining a lot this month and the leak has just gotten worse! He still hasn't fixed it and the water is ruining my carpet. Can you help?

Response:

Letter 3

Dear _your name-,

Norma, my girlfriend, has been looking for a place for a while. She read in the paper about a small place which seemed perfect for her. The newspaper said it was available right away. We drove by to look at it and she really liked it. It had a for rent sign on the window and when we went in to see about it the man told us it was rented already. We went by again a couple of days later and the sign was still in the window. We think that he doesn't want to rent to Norma because she can't speak English that well. Could you please tell us what we can do?

Response:

Letter 4

Dear _your name-,

I just want to know why I was not given the apartment I applied for. I have had good credit for two years and I have paid my rent on time. I feel that the landlord must not want me in his apartment. What do you think?

Response:

Letter 5

Dear _your name-,

I can not read English very well. I went to rent an apartment and the landlord said I could have it but I had to sign this paper he called a rental agreement. I want the apartment, but I do not know why I have to sign this paper. I am not sure what it says or what it means. Should I just sign it? Where can I go to get help?

Response:

LAES

Part II. Please tell us, by answering the questions below, how useful the module was for you in developing your abilities to use English and working on questions important to you.

Q3. Did you benefit from your work on this module regarding any of the following?

	Yes/No	Please comment on either: • How you benefited; or • Why you feel this module was not useful for you in this area
a. What kinds of things you can do and landlords should do to make the building or neighborhood you live in a good one for families		
b. What makes a good landlord and a good tenant		
c. How people know if they've been discriminated against or not; and your rights protecting you from being discriminated against.		
d. Landlord's legal responsibilities about keeping places in good repair		
e. Landlord's rights to check out people's credit history to decide whether to rent to you		
f. How to find out about your credit		
g. How to read a rental agreement		
h. Your rights relating to security deposits		
i. Your rights to have the people you want live with you		
j. Understand the consequences of being evicted for not paying your rent or some other violation of a rental agreement		

Q4. Did your work in this module help you in any of the following areas?

	Yes/No	Please comment on either: • How you benefited; or • Why you feel this module was not useful for you in this area
a. Reading and understanding technical information?		
b. Researching how to get information you need about housing?		
c. Asking questions and getting the information you need to know?		
d. Understanding the information contained in technical documents and making good use of it?		
e. Communicating with people who may not agree with you and who are in a position to make life difficult for you?		
f. Writing letters and communicating your ideas in writing?		
g. Anything else? Please tell us:		